

## Introduction

Buckingham Capital Management (BCM) and Buckingham Financial Group (BFG), are investment advisory firms registered with the Securities and Exchange Commission. We feel that it is important for you to understand how advisory and brokerage services and fees differ in order to determine which type of account is right for you. There are free and simple tools available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS), which also provides educational materials about investment advisers, broker-dealers, and investing.

## What investment services and advice can you provide me?

We are registered investment advisers that offer portfolio management and financial planning investment advisory services to retail investors. Investment Consulting and Retirement Plan Consulting are also offered as separate services.

If you open an advisory account with our firm, we will meet with you to understand your current financial situation, existing resources, goals, and risk tolerance. Based on what we learn, we will recommend a portfolio of investments that is regularly monitored (at least annually), and if necessary, rebalanced to meet your changing needs, stated goals, and objectives. We do not restrict our advice to any specific type of product or branded service offering. In general, we do not require a minimum dollar amount to open and maintain an advisory account.

We manage accounts on a discretionary basis. After you sign an agreement with our firm, we can buy and sell investments in your account without asking you in advance. Any limitations will be described in the signed advisory agreement. We will have discretion until the advisory agreement is terminated by you or our firm. We also have a limited number of non-discretionary accounts where the client makes the ultimate decision regarding the purchase or sale of investments.

*Additional information about our advisory services are located in Item 4 of our Firm Brochures, which are available online [BCM Firm Brochure](#) and/or [BFG Firm Brochure](#).*

### Questions to Ask Us:

- Given my financial situation, should I choose an investment advisory service? Why or why not?
- How will you choose investments to recommend to me?
- What is your relevant experience, including your licenses, education, and other qualifications? What do those qualifications mean?

## What fees will I pay?

You will pay an ongoing, mutually agreed upon asset-based fee each month or quarter for our services (which will be outlined in your contract), based on the value of the cash and investments in your advisory account. The more assets there are in your account, the more you will pay in fees, and the firm may therefore have an incentive to encourage you to increase assets in your account. Our fees vary and are negotiable; our maximum annual fee for portfolio management is 1.50%. We provide Investment Consulting Services for a flat fee or an hourly charge beginning at \$300 and Retirement Plan Consulting Services with a minimum fee of \$2,000. Financial planning fees are quoted on a fixed fee basis and can be purchased as a subscription-based plan.

### Questions to Ask Us:

- Help me understand how these fees and costs might affect my investments.
- If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

The custodian that holds your assets may charge you a transaction fee when we buy or sell an investment for you. You may also pay charges imposed by the custodian holding your accounts for certain investments and for maintaining your account. Some investments, such as mutual funds and exchange traded funds, charge additional fees that will reduce the value of your investments over time.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

*Additional information about our advisory services are located in Item 5 of our Firm Brochures, which are available online [BCM Firm Brochure](#) and/or [BFG Firm Brochure](#).*

### What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we must act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means:

Buckingham Capital Management and Buckingham Financial Group are under common ownership with Buckingham Business Advisors, a tax and accounting practice. Services delivered by Buckingham Business Advisors are distinct from those provided by Buckingham Capital Management and/or Buckingham Financial Group and are provided for separate compensation. There are no referral fee arrangements, however a conflict of interest is created as the parent company will receive additional compensation. No client is obligated to purchase tax and accounting services through Buckingham Business Advisors.

#### Questions to Ask Us:

- How might your conflicts of interest affect us?
- How will you address them?

Additional information about our advisory services are located in Items 5 and 10 of our Firm Brochures, which are available online [BCM Firm Brochure](#) and/or [BFG Firm Brochure](#).

### How do your financial professionals make money?

Our professionals are paid a salary and a discretionary bonus based on the profitability of the Firm and performance of their responsibilities. Some professionals are compensated based upon a percentage of the amount of client assets that are managed, and dependent upon employment status, may also receive a base salary.

### Do you or your financial professionals have legal or disciplinary history?

No. Visit <https://www.investor.gov/CRS> for a free and simple search tool to research our firm and our financial professionals.

#### Questions to Ask Us:

- As a financial professional, do you have any disciplinary history?

### Additional Information

You can find additional information about our firm's investment advisory services on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching CRD #117982 and/or #117984. You may also contact our firm at (937) 435-2742 to request a copy of this relationship summary and other up-to-date information. Additional resources are available on our website [www.mybuckingham.com](http://www.mybuckingham.com).

#### Questions to Ask Us:

- Who is my primary contact person?
- Are they a representative of an investment adviser or a broker-dealer?
- Who can I talk to if I have concerns about how this person is treating me?